

FINANCIAL SERVICES GUIDE



This Financial Services Guide dated 10th July, 2009 ("FSG") is an important document that APGF Management Limited ("APGFM") is required to give you under the requirements of the Corporations Act 2001 (Cth). This FSG is designed to assist you in deciding whether to obtain any of the financial services offered by APGFM in this FSG. It provides you with information about APGFM and what you can expect from your interactions with APGFM.

This FSG contains information about:

- The services and products APGFM is authorised to provide under its Australian Financial Services Licence ("AFSL");
- Remuneration that APGFM, its staff and other related persons receive in connection with the financial services APGFM provides; and
- Details of APGFM's internal and external complaints handling procedures and how you can access them.

You will receive an FSG when APGFM provides you with general financial product advice, and prior to you investing in any of APGFM's financial products.

OTHER DOCUMENTS YOU MAY ALSO RECEIVE

You may also receive a Product Disclosure Statement ("PDS") for each relevant product.

A PDS contains information about a particular product and will assist you in making an informed decision about that product.

To invest in any of our financial products you must complete the application form and identification requirements attached to the relevant PDS.

APGFM CONTACT DETAILS

You can contact APGFM in the following ways:

By Mail: GPO Box 3119
Brisbane, QLD 4001

Telephone: 1300 668 698

Internet: www.apgf.com.au

Email: info@apgf.com.au

PRODUCTS AND SERVICES OFFERED BY APGFM

APGFM is the holder of Australian Financial Services Licence number 229287.

APGFM's AFSL authorises it to operate registered managed investment schemes which invest in real property and financial assets and provide general financial advice in relation to these schemes to both retail and wholesale clients.

APGFM's AFSL also authorises it to deal in other financial products that are relevant to the operation of its schemes including:

- (a) basic deposit products;
- (b) general insurance products;
- (c) derivatives;
- (d) securities; and
- (e) interests in other managed investment schemes.

REMUNERATION TO APGFM

APGFM Fees and Charges for Investment Products

APGFM receives remuneration in relation to your investment in an APGFM product. This remuneration may include management fees, responsible entity fees and other applicable fees.

The remuneration that APGFM will receive is set out in the PDS for each particular product.

REMUNERATION TO OTHER PARTIES

Commission

APGFM may pay financial advisers who introduce investors to APGFM products a commission or other benefits. This commission or other benefits may be in the form of a payment (or payments) calculated as a percentage of the total amount of money invested by investors introduced.

Commissions are paid up-front at up to 4.0% of the amount invested. The commission is deducted from the initial unit price for an investment in the APGFM product and then paid by APGFM to the investor's adviser.

For example, if an investor was to invest \$10,000 in one of the managed investment schemes operated by APGFM, and the initial unit price was \$1.00 per unit, then the investor would receive 9,600 units at an issue price of \$0.96 per unit and the \$400 would be paid by APGFM to the relevant financial adviser who introduced the investor to APGFM.

INSURANCE ARRANGEMENTS

APGFM has taken out professional indemnity insurance which satisfies the requirements for compensation arrangements under section 912B of the *Corporations Act 2001* which covers its conduct in relation to the provision of financial services to its clients. This insurance covers claims in relation to the conduct of APGFM's representatives and employees whose conduct gave rise to a claim under APGFM's policy of insurance notwithstanding that the representative or employee may no longer work for APGFM.

MAKING A COMPLAINT

APGFM takes complaints from customers seriously and aims to resolve them as soon as possible. APGFM has established internal complaints handling procedures and is a member of the Financial Ombudsman Service ("FOS"), an external dispute resolution scheme.

If you have a complaint, please contact APGFM's **Complaints Officer** through any of the avenues listed below:

Telephone: 1 300 668 698; or

Write to the **Complaints Officer**, via:

Mail: APGF Management Limited
GPO Box 3119
Brisbane, QLD 4001

Email: info@apgfm.com.au

If you are not satisfied that the complaint has been handled properly, you may wish to contact the Financial Ombudsman Service:

Mail: GPO Box 3
Melbourne, VIC 3001

Telephone: 1 300 78 08 08

Fax: 03 9613 6399

Email: info@fos.org.au

Website: www.fos.org.au

